

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	6810322
<b>Application Number:</b>	10786023
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	2925
<b>Title of Invention:</b>	Enhanced system for electronic funds transfer and elimination of the payee's need for encryption and privacy
<b>First Named Inventor/Applicant Name:</b>	Franco Modigliani
<b>Customer Number:</b>	09629
<b>Filer:</b>	Gerard Francis Diebner./Michelle Ekanemesang
<b>Filer Authorized By:</b>	Gerard Francis Diebner.
<b>Attorney Docket Number:</b>	061350-5002-US
<b>Receipt Date:</b>	14-JAN-2010
<b>Filing Date:</b>	26-FEB-2004
<b>Time Stamp:</b>	13:53:48
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 245
RAM confirmation Number	126
Deposit Account	201507
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		10786023ResponsetoOfficeAction.pdf	1457493 d8f367feb194dbb3e3e9c38811a108970ef33	yes	10

### Multipart Description/PDF files in .zip description

Document Description	Start	End
Extension of Time	1	1
Amendment/Req. Reconsideration-After Non-Final Reject	2	2
Claims	3	8
Applicant Arguments/Remarks Made in an Amendment	9	10

## Warnings:

## Information:

2	Fee Worksheet (PTO-875)	fee-info.pdf	30065 0be48960a3916ab21680ff15bb8f445d3a9b985f	no	2
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## Warnings:

## Information:

Total Files Size (in bytes): 1487558

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### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.